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Dated: August 11, 2003

Signature: *Michael J. Scheer*

(Michael J. Scheer)

Docket No.: J2167.0090/P090

(PATENT)

#9/C (NE)
8/27/03
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
Louis Riehl, et al.

Application No.: 09/413,971

Art Unit: 3627

Filed: October 7, 1999

Examiner: C. Buchanan

For: SYSTEM AND METHOD FOR BACK
OFFICE PROCESSING OF BANKING
TRANSACTIONS USING ELECTRONIC
FILES

AMENDMENT IN RESPONSE TO FINAL OFFICE ACTION

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

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AUG 18 2003
GROUP 3600

Dear Sir:

INTRODUCTORY COMMENTS

In response to the Office Action dated March 11, 2003 please amend the above-identified U.S. patent application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 4 of this paper.

Remarks/Arguments begin on page 14 of this paper.

not entered
CRS
9/2/03



Application No.: 09/413,971

Docket No.: J2167.0090/P090

FEE CALCULATION

Any additional fee required has been calculated as follows:

☐ If checked, "Small Entity" status is claimed.

	Claims Remaining After	Highest Number Previously Paid	Number Extra Claims Present	Rate	Additional Fee
Total	48	- 48* =		x	0.00
Independent	3	- 3** =		x	0.00
First presentation of Multiple Dependent Claim(s) (if applicable)					
TOTAL					0.00

*not less than 20

** not less than 3

In the event the actual fee is greater than the payment submitted or is inadvertently not enclosed or if any additional fee during the prosecution of this application is not paid, the Patent Office is authorized to charge the underpayment to Deposit Account No. 50-2215.

No additional fee is required.

In the event a fee is required or if any additional fee during the prosecution of this application is not paid, the Patent Office is authorized to charge the underpayment to Deposit Account No. 50-2215.

CONTINGENT EXTENSION REQUEST

If this communication is filed after the shortened statutory time period had elapsed and no separate Petition is enclosed, the Commissioner of Patents and Trademarks is petitioned, under 37 CFR 1.136(a), to extend the time for filing a response to the outstanding Office Action by the number of months which will avoid abandonment under

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37 CFR 1.135. The fee under 37 CFR 1.17 should be charged to our Deposit Account No. 50-2215.